

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:) CHAPTER 7 CASE
KOEHLER, VALERIE L)
) CASE NO. 05-42250 BB
)
) JUDGE BRUCE W. BLACK
Debtor(s))

TRUSTEE'S FINAL REPORT

To: THE HONORABLE
BANKRUPTCY JUDGE BRUCE W. BLACK

NOW COMES BRADLEY J. WALLER, Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. §704(9).

1. A Petition under Chapter 13 of the US Bankruptcy Code was filed by the above named debtors on 09/30/05. The case converted to a Chapter 7 on 09/16/06. BRADLEY J. WALLER was appointed as the Chapter 7 trustee on 09/16/06. The Trustee's bond in this case is included as part of the Trustee's blanket bond.
2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.
3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$850.00. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.
4. A summary of the Trustee's Final Report as of June 23, 2008 is as follows:

a.	RECEIPTS (See Exhibit C)	6,527.92
b.	DISBURSEMENTS (See Exhibit C)	0.00
c.	NET CASH available for distribution	6,527.92
d.	TRUSTEE/PROFESSIONAL COSTS	
1.	Trustee compensation requested (See Exhibit E)	1,402.79
2.	Trustee Expenses (See Exhibit E)	220.63

3. Compensation requested by attorney or other professionals for trustee (See Exhibit F) 2,049.00

5. The Bar Date for filing unsecured claims expired on 02/21/07.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee (see Exhibit D). The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a.	Allowed unpaid Secured Claims	<u>0.00</u>
b.	Chapter 7 Administrative and 28 U.S.C. §1930 Claims	<u>1,623.42</u>
c.	Allowed Chapter 13 Administrative Claims	<u>2,049.00</u>
d.	Allowed Priority Claims	<u>0.00</u>
e.	Allowed Unsecured Claims	<u>10,509.88</u>

7. Trustee proposes that unsecured creditors receive a distribution of 27.17% of allowed claims.

8. Total fees and expenses previously awarded to Trustee's counsel, accountant or other professional was \$0.00. Trustee's attorneys, accountants, or other professional's fees and expenses requested but not yet allowed is \$0.00. The total of Chapter 7 professional fees and expenses requested for final allowance is \$1,623.42 (A summary of the professional fees and expenses previously requested is attached hereto as Exhibit G).

9. A fee of \$2,700.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

Chapter 13 professionals' fees and expenses were allowed and/or paid pursuant to Court order(s) as follows:

<u>Applicant</u>	<u>Nature of Expense</u>	<u>Amount Allowed</u>
John C. Dent (ADMINISTRATIVE)	Fees	2,049.00

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowance of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

RESPECTFULLY SUBMITTED:

Dated: June 23, 2008 By: /s/ Bradley J. Waller
BRADLEY J. WALLER, TRUSTEE
KLEIN, STODDARD, BUCK, WALLER
2045 ABERDEEN COURT
SYCAMORE, IL 60178

Valerie L. Koehler
05-42250

TASKS PERFORMED BY TRUSTEE

The Trustee reviewed the Debtor's Schedule of Assets and Liabilities and Statements of financial Affairs. The Trustee conducted an examination of the Debtor at the Section 341 meeting of creditors. The Trustee determined there was equity in debtor's 2003 Chevrolet Monte Carlo. After compelling turnover of the vehicle's title by the court, the trustee compromised the estate's right, title and interest for \$6,500.

The Trustee prepared semi-annual reports to the United States Trustee's Office.

The Trustee managed the estate's cash on hand. This included investing the estate's funds in interest bearing accounts and maintaining a report of cash receipts and disbursements.

The Trustee examined the Debtor's records in an effort to identify additional assets available to the estate for liquidation and to verify the disposition of assets.

The Trustee attended to tax issues concerning the estate.

The Trustee reviewed the claims filed in this case and objected to secured Claim # 1: Americredit.

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 05-42250 BB
Case Name: KOEHLER, VALERIE L
Period Ending: 06/23/08

Trustee: (330500) BRADLEY J. WALLER
Filed (f) or Converted (c): 09/16/06 (c)
§341(a) Meeting Date: 11/02/06
Claims Bar Date: 02/21/07

1	2	3	4	5	6
Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) abandon. DA=§554(c) abandon.	Sale/Funds Received by the Estate
1	BANK ACCOUNTS	0.00	0.00	DA	0.00 FA
2	HOUSEHOLD GOODS	600.00	0.00	DA	0.00 FA
3	WEARING APPAREL	250.00	0.00	DA	0.00 FA
4	2003 CHEVY MONTE CARLO SS	13,700.00	6,500.00		6,500.00 FA
Int	INTEREST (u)	Unknown	N/A		27.92 Unknown
5	Assets	Totals (Excluding unknown values)	\$14,550.00	\$6,500.00	\$6,527.92
					\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2007

Current Projected Date Of Final Report (TFR): June 23, 2008 (Actual)

Form 2
Cash Receipts And Disbursements Record

Case Number: 05-42250 BB
Case Name: KOEHLER, VALERIE L
Taxpayer ID #: 13-7571607
Period Ending: 06/23/08

Trustee: BRADLEY J. WALLER (330500)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****26-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/29/07	{4}	Valerie L. Koehler	Order Compromising Estate's Right, Title and Interest in 2003 Chevrolet Monte Carlo per court order of 06/29/2007	1129-000	6,500.00		6,500.00
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.35		6,503.35
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.58		6,506.93
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.24		6,510.17
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.82		6,513.99
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.38		6,517.37
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.31		6,520.68
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	2.98		6,523.66
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	1.33		6,524.99
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.21		6,526.20
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.91		6,527.11
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.81		6,527.92

ACCOUNT TOTALS	6,527.92	0.00	\$6,527.92
Less: Bank Transfers	0.00	0.00	
Subtotal	6,527.92	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,527.92	\$0.00	

Form 2
Cash Receipts And Disbursements Record

Page: 2

Case Number: 05-42250 BB
Case Name: KOEHLER, VALERIE L

Taxpayer ID #: 13-7571607
Period Ending: 06/23/08

Trustee: BRADLEY J. WALLER (330500)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****26-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
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TOTAL - ALL ACCOUNTS		Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****26-65		6,527.92	0.00	6,527.92
		\$6,527.92	\$0.00	\$6,527.92

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IN RE:) CHAPTER 7 CASE
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)
) JUDGE BRUCE W. BLACK
Debtor(s))

DISTRIBUTION REPORT

I, BRADLEY J. WALLER, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

SUMMARY OF DISTRIBUTION:

Secured Claims	\$ 0.00
Chapter 7 Administrative Expenses:	\$ 1,623.42
Chapter 11 Administrative Expenses:	\$ 2,049.00
Priority Claims (507(a)(2)-(a)(7)):	\$ 0.00
Secured Tax Liens:	\$ 0.00
Priority Tax Claims:	\$ 0.00
Other Priority Claims (507(a)(9)):	\$ 0.00
General Unsecured Claims:	\$ 2,855.50
 <u>TOTAL AMOUNT TO BE DISTRIBUTED:</u>	 \$ 6,527.92

DISTRIBUTION REPORTS**PAGE 2**

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
Secured Claims		\$0.00	0.00%
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a) & (B) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))		\$1,623.42	100.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
BRADLEY J. WALLER		1,402.79	1,402.79
BRADLEY J. WALLER		220.63	220.63
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a) & (b) and §507(a)(1) (Debtor-in-possession (DIP) administrative expenses)		\$2,049.00	100.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
8	John C. Dent (ADMINISTRATIVE)	2,049.00	2,049.00
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

EXHIBIT D

DISTRIBUTION REPORTS**PAGE 3**

5. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00		\$0.00	0.00%
6. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(4) - Contributions to Employee Benefit Funds		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
7. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
8. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
507(a)(6) - Deposits by consumers to the extent of \$1,950.00		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
9. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%

DISTRIBUTION REPORTS**PAGE 4**

507(a)(7) - Alimony		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

10. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§724(b) - Tax Liens		\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

11. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(8) - Tax claims excluding fines and penalties		\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

12. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(9) - Capital Commitments to FDIC, et al.		\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

13. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)		\$10,509.88	27.17%

CLAIM	ALLOWED	DIVIDEND

DISTRIBUTION REPORTS**PAGE 5**

NUMBER	CREDITOR	AMOUNT	AMOUNT
2	World Financial Network National Bank	469.53	127.57
3	World Financial Network National Bank	160.28	43.55
4	Capital One Bank	2,685.87	729.74
5	Capital One Bank	399.63	108.58
6	Neiman Marcus	92.60	25.16
7	LVNV Funding LLC its successors and assigns	6,701.97	1,820.90

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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Subordinated unsecured claims	\$0.00	0.00%
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CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
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15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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§726(a)(3) - Late unsecured claims	\$0.00	0.00%
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CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
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16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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§726(a)(4) - Fines/penalties	\$0.00	0.00%
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DISTRIBUTION REPORTS**PAGE 6**

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(5) - Interest	\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

18. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(6) - Surplus to Debtor	\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED /WITHDRAWN (DESIGNATE)
Secured	1	AmeriCredit POB 183853 Arlington, TX 76096	\$5,476.58	Disallowed Per court order Of 02/29/2008

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

Dated: _____

BRADLEY J. WALLER, Trustee

Valerie L. Koehler
05-42250

PROFESSIONAL FEES AND EXPENSES

	<u>Previously Allowed</u>	<u>Pending Compensation Applications</u>	<u>Fees & Expenses Total</u>
Attorney for Trustee	0.00	0.00	0.00
Accountant for Trustee	0.00	0.00	0.00
Realtor for Trustee	0.00	0.00	0.00
Attorney for Debtor John C. Dent 1000 S. State, Suite 208 Lockport, IL 60441	2,700.00	0.00	2,700.00
Other Professionals Bradley J. Waller, Trustee Klein, Stoddard, Buck, Waller & Lewis 2045 Aberdeen Court Sycamore, IL 60178	0.00	1,623.42	1,623.42
TOTAL	\$ 2,700.00	\$ 1,623.42	\$ 4,323.42